

Amendments to the Specification

Please replace the paragraph on page 2 beginning at line 27 and on to page 3 line 16, with the following amended paragraph:

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Systems have been implemented to allow payors to pay bills electronically. For example, U.S. Pat. No. 5,383,113 which is assigned to the assignee of the present application, discloses a system for electronic payment of bills received by individual payors from various billers. Recent improvements have been made in electronic bill payment systems, such as those disclosed in U.S. ~~patent application Ser. No. _____ (Attorney docket no. 33500-00001)~~ Patent No. 7,296,004, entitled "An Electronic Bill Payment System with Merchant Identification," filed on Dec. 19, 1997 and issued on Nov. 13, 2007, and U.S. patent application Ser. No. 09/010,193, entitled "Dual Source Remittance Processing," filed on Jan. 21, 1998, both of which are also assigned to the assignee of the present application and are incorporated herein by reference. Such systems allow the payor, using a home or office computing device, e.g. a personal computer, to access a centralized payment station, e.g. a server, via a network. Based upon the payor's authorization, the centralized station can access funds in the payor's checking account at a financial institution to pay various billers in accordance with payment instructions received from the payor via the network. The payments may be made either by electronic funds transfer or by hardcopy paper check to the individual billers.

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